

Amendments to the Specification:

Please replace the paragraph on page 32, beginning on line 10, with the following paragraph.

--Generally, the computer programs are suitably tangibly embodied in one or more computer-readable devices or storage media, such as memory, data storage devices, and/or data communications devices, thus making a computer program product or article of manufacture embodiment. Moreover, the computer programs are comprised of instructions which, when read and executed by one or more computers, cause said computer or computers to perform operations to implement the programmed processes. Under control of the operating system, the computer programs may be loaded from the memory, data storage devices, and/or data communications devices into the memories of said computer or computers for use during actual operations. Those skilled in the art will recognize many modifications may be made to these example embodiments without departing from the scope of the present invention. --